

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
READING DIVISION**

In re:

Masata Keita

Debtor(s)

Case No. 22-12692-PMM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/06/2022.
- 2) The plan was confirmed on 06/29/2023.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 05/19/2023.
- 6) Number of months from filing or conversion to last payment: 7.
- 7) Number of months case was pending: 11.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$35,049.49.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$60,355.36
Less amount refunded to debtor	\$4,552.79

NET RECEIPTS: **\$55,802.57**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,788.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$5,002.68
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$7,790.68**

Attorney fees paid and disclosed by debtor: \$1,937.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMSHER COLLECTION SRV	Unsecured	489.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	9,680.00	9,680.33	9,680.33	9,680.33	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	178.00	167.15	167.15	167.15	0.00
CITIBANK NA	Unsecured	938.00	938.83	938.83	938.83	0.00
CREDIT CONTROL SERVICES	Unsecured	416.00	NA	NA	0.00	0.00
CRESCENT BANK & TRUST	Secured	28,264.53	28,355.21	28,355.21	28,355.21	0.00
DISCOVER BANK	Unsecured	495.00	475.08	475.08	475.08	0.00
FIRST COMMONWEALTH FCU	Unsecured	10.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	392.00	846.40	846.40	846.40	0.00
KOHL'S CAPITAL ONE	Unsecured	564.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	271.00	271.25	271.25	271.25	0.00
LVNV FUNDING LLC	Unsecured	NA	475.21	475.21	475.21	0.00
MIDFIRST BANK	Secured	158,430.15	160,005.94	0.00	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	955.00	955.24	955.24	955.24	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	738.00	738.92	738.92	738.92	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	707.00	707.43	707.43	707.43	0.00
NEW JERSEY TURNPIKE AUTHORITY	Unsecured	NA	612.00	612.00	612.00	0.00
NORDSTROM/TD BANK USA	Unsecured	789.00	NA	NA	0.00	0.00
QUANTAUM3 GROUP LLC AS AGENT	Unsecured	NA	462.56	462.56	462.56	0.00
QUANTAUM3 GROUP LLC AS AGENT	Unsecured	NA	360.28	360.28	360.28	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	1,697.00	1,684.36	1,684.36	1,684.36	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	379.00	379.72	379.72	379.72	0.00
REMEX INC	Unsecured	115.00	NA	NA	0.00	0.00
SECRETARY OF HOUSING & URBAN I	Secured	52,766.70	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	3,559.00	3,559.03	0.00	0.00	0.00
VERIZON BY AIS AS AGENT	Unsecured	NA	901.92	901.92	901.92	0.00
VERIZON WIRELESS	Unsecured	919.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$28,355.21	\$28,355.21	\$0.00
TOTAL SECURED:	\$28,355.21	\$28,355.21	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$19,656.68	\$19,656.68	\$0.00

Disbursements:		
Expenses of Administration	<u>\$7,790.68</u>	
Disbursements to Creditors	<u>\$48,011.89</u>	
TOTAL DISBURSEMENTS :		<u>\$55,802.57</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/08/2023

By: /s/ Scott F. Waterman

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.